

United States Bankruptcy Court
Northern District of Ohio

In re:
Renee L. Hillyer
Jerry L. Hillyer, II
Debtors

Case No. 12-18376-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: jjana
Form ID: 234a

Page 1 of 3
Total Noticed: 24

Date Rcvd: Feb 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2013.

db/db #+Renee L. Hillyer, Jerry L. Hillyer, II, 1493 Lakeview Avenue, Madison, OH 44057-1052
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
21935389 Credit Management, 17070 Dallas Pkwy, Dallas, TX 75248-1950
21935390 Dominion East Ohio, P.O. Box 26785, Richmond, VA 23261-6785
21935391 +Dr. Roger Espinoza, 9500 Mentor Ave. #240, Mentor, OH 44060-8702
21935393 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 38 Fountain Square, Cincinnati, OH 45263-0001)
21935394 +First Credit International, 3250 W Market St Ste 1, Akron, OH 44333-3318
21935395 +First Federal Credit Control, 24700 Chagrin Blvd Ste 205, Beachwood, OH 44122-5662
21935396 +Great Lakes, PO Box 7860, Madison, WI 53707-7860
21935398 +Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
21935399 +Lake Health, PO Box 715019, Columbus, OH 43271-5019
21935400 +Lake Obstetrics & Gynecology, 9500 Mentor Ave. #220, Mentor, OH 44060-8714
21935401 +Revenue Group, 3700 Park East Drive, Suite 240, Beachwood, OH 44122-4343
21935402 +The Illuminating Co, P.O. Box 3638, Akron, OH 44309-3638
22093870 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
21935403 +United Collection Bureau, PO BOX 140190, Toledo, OH 43614-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QAJTREINISH.COM Feb 12 2013 21:43:00 Alan J Treinish, 1370 Ontario St, Suite 700,
Cleveland, OH 44113-1736
21935387 EDI: CAPITALONE.COM Feb 12 2013 21:43:00 Capital One, P.O. Box 5253,
Carol Stream, IL 60197-5253
21935388 +EDI: CHASE.COM Feb 12 2013 21:43:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
21935397 EDI: HFC.COM Feb 12 2013 21:43:00 HSBC Retail Services, PO Box 5238,
Carol Stream, IL 60197-5238
21935398 +EDI: HUNB.COM Feb 12 2013 21:43:00 Huntington National Bank, P.O. Box 89424,
Cleveland, OH 44101-6424
22026081 EDI: USBANKARS.COM Feb 12 2013 21:43:00 ELAN FINANCIAL SERVICES,
AS SERVICER FOR KEYBANK NA CONV NON, BANKRUPTCY DEPARTMENT, P.O. BOX 5229,
CINCINNATI, OH 45201-5229
21935392 EDI: USBANKARS.COM Feb 12 2013 21:43:00 Elan Financial Services, P.O. Box 108,
St. Louis, MO 63166-9801
21935405 EDI: USBANKARS.COM Feb 12 2013 21:43:00 US Bank, PO Box 108, Saint Louis, MO 63166
21935406 +EDI: USBANKARS.COM Feb 12 2013 21:43:00 US Bank Home Mortgage, 4801 Frederica St,
Owensboro, KY 42301-7441

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21935404 ##+United Collection Bureau, 7017 Pearl Rd # 206, Middleburg Hts, OH 44130-4974

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

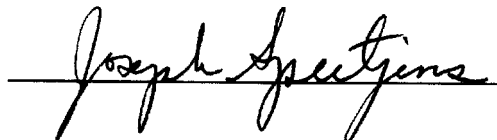
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2013 at the address(es) listed below:

Alan J Treinish atreinish@epitrustee.com, atreinish@ecf.epiqsystems.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Steven Emery on behalf of Debtor Jerry Hillyer semery@ohiolegalclinic.com,
rausermail@ohiolegalclinic.com;nkrenisky@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclien
tinc.com;rauserandassociates@gmail.com

TOTAL: 3

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Renee L. Hillyer
Jerry L. Hillyer II

Case No.: 12-18376-jps

Chapter: 7

Address:

1493 Lakeview Avenue
Madison, OH 44057

Last four digits of Social Security No.:

xxx-xx-7418
xxx-xx-8777

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: February 12, 2013
Form ohnb234

/s/ Jessica E. Price Smith
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.